

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Steven BECHHOFER et al. RECEIVED
CUSTODIAN
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Serial No. : 09/680,923

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For : System and Method for Managing Risk and Opportunity

Group Art Unit: : 3623

Examiner : Susanna M. Meinecke Diaz

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enter
SUD
3/11/05

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Mail Stop: Amendment

AMENDMENT

In response to the Office Action dated September 10, 2004, please consider the following amendments and remarks:

01/11/2005 BBONNER 00000022 09680923

01 FC:1251

120.00 OP